

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

JON P. FREED, JR.  
SHERRY L. FREED  
Debtor(s)

Case No. 11-25634GLT

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/07/2011.
- 2) The plan was confirmed on 11/18/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/20/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/16/2016.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 69.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$35,446.73.
- 10) Amount of unsecured claims discharged without payment: \$161,808.80.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

|  |              |
|--|--------------|
| Total paid by or on behalf of the debtor | \$122,827.50 |
| Less amount refunded to debtor           | \$0.00       |

**NET RECEIPTS:**

**\$122,827.50**

**Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$0.00     |
| Court Costs                           | \$0.00     |
| Trustee Expenses & Compensation       | \$4,175.75 |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,175.75**

Attorney fees paid and disclosed by debtor: \$3,100.00

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| AMERICREDIT FNCL SVCS INC*     | Secured   | 22,865.81       | 22,802.68      | 0.00          | 30,398.60      | 0.00      |
| AMEX++                         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| BANK OF AMERICA**              | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CAPITAL ONE NA**               | Unsecured | 80.00           | 192.41         | 192.41        | 12.63          | 0.00      |
| CHASE/JPMORGAN CHASE(*)++      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CHASE/JPMORGAN CHASE(*)++      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITIBANK NA(*)                 | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITIBANK NA(*)                 | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITIFINANCIAL INC (NON-RE*)    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITIFINANCIAL INC (NON-RE*)    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| CITIFINANCIAL INC (NON-RE*)    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DELL FINANCIAL SERVICES LLC    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DELL FINANCIAL SERVICES LLC    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DISCOVER BANK(*)               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DISCOVER BANK(*)               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DISCOVER BANK(*)               | Unsecured | 10,657.00       | 10,657.71      | 10,657.71     | 699.56         | 0.00      |
| DISCOVER BANK(*)               | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| DUQUESNE LIGHT COMPANY*        | Unsecured | NA              | 77.53          | 77.53         | 5.09           | 0.00      |
| FDS NATIONAL BANK              | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GEMB/CARE CREDIT++             | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GEMB/CARE CREDIT++             | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GEMB/JCPENNEY++                | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| GMAC*                          | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| JOHN DEERE CREDIT CARD         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| KEY EQUIPMENT FINANCE          | Unsecured | 29,409.82       | 30,871.64      | 30,871.64     | 2,026.37       | 0.00      |
| M & T BANK                     | Secured   | 0.00            | 197.61         | 197.61        | 197.61         | 0.00      |
| M & T BANK                     | Secured   | 101,795.25      | 100,280.43     | 0.00          | 71,340.45      | 0.00      |
| M & T BANK NA                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| MERICAP GENERAL FINANCE++      | Unsecured | 63,000.00       | NA             | NA            | 0.00           | 0.00      |
| MIDLAND FUNDING LLC BY AMERIC  | Unsecured | 16,251.17       | 17,079.58      | 17,079.58     | 1,121.08       | 0.00      |
| NATL CITY BANK PA/SCSR INTEGRA | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                     | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|-----------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| NATL CITY BANK PA/SCSR INTEGRA    | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| NEW ALLIANCE FCU                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| NEW ALLIANCE FCU                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| NEW ALLIANCE FCU                  | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| ONE MAIN FINANCIAL INC A/S/F CITI | Secured   | 10,885.00       | 8,385.38       | 6,724.87      | 6,724.87       | 3,154.29  |
| PEOPLES BANK                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PEOPLES HOME SAVINGS++            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PNC BANK NA                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PNC BANK NA                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PNC BANK NA                       | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| PRA RECEIVABLES MANAGEMENT I      | Unsecured | 15,156.00       | 15,156.72      | 15,156.72     | 994.87         | 0.00      |
| RBS CITIZENS                      | Unsecured | 9,516.00        | 10,694.53      | 10,694.53     | 701.98         | 0.00      |
| SEARS/CITI CARD USA*++            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| SEARS/CITI CARD USA*++            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| SEARS/CITI CARD USA*++            | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| TRACT/CBSD++                      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| UNIVERSITY OF PGH PHYSICIAN       | Unsecured | 1,401.20        | NA             | NA            | 0.00           | 0.00      |
| UPMC REHABILITATION               | Unsecured | 98.80           | NA             | NA            | 0.00           | 0.00      |
| WELLS FARGO DEALER SVCS INC       | Unsecured | 15,380.00       | 14,369.06      | 14,369.06     | 943.17         | 0.00      |
| WORLD'S FOREMOST BANK             | Unsecured | 5,089.00        | 5,045.55       | 5,045.55      | 331.18         | 0.00      |
| WORLD'S FOREMOST BANK             | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | Claim Allowed       | Principal Paid      | Interest Paid     |
|-------------------------------------|---------------------|---------------------|-------------------|
| <b>Secured Payments:</b>            |                     |                     |                   |
| Mortgage Ongoing                    | \$6,724.87          | \$78,065.32         | \$3,154.29        |
| Mortgage Arrearage                  | \$197.61            | \$197.61            | \$0.00            |
| Debt Secured by Vehicle             | \$0.00              | \$30,398.60         | \$0.00            |
| All Other Secured                   | \$0.00              | \$0.00              | \$0.00            |
| <b>TOTAL SECURED:</b>               | <b>\$6,922.48</b>   | <b>\$108,661.53</b> | <b>\$3,154.29</b> |
| <b>Priority Unsecured Payments:</b> |                     |                     |                   |
| Domestic Support Arrearage          | \$0.00              | \$0.00              | \$0.00            |
| Domestic Support Ongoing            | \$0.00              | \$0.00              | \$0.00            |
| All Other Priority                  | \$0.00              | \$0.00              | \$0.00            |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>       | <b>\$0.00</b>       | <b>\$0.00</b>     |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$104,144.73</b> | <b>\$6,835.93</b>   | <b>\$0.00</b>     |

**Disbursements:**

|                            |                     |
|----------------------------|---------------------|
| Expenses of Administration | <u>\$4,175.75</u>   |
| Disbursements to Creditors | <u>\$118,651.75</u> |

|                              |                            |
|------------------------------|----------------------------|
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$122,827.50</u></b> |
|------------------------------|----------------------------|

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/24/2017

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.